



Baltimore Washington  
Federal Credit Union

February 2012

301 Hospital Drive  
Glen Burnie, MD 21061

Phone: 410-787-4680  
www.bwfcu.com



### Income Tax Loan Special

If you are putting off filing your Income Tax Returns because you know you can't afford to pay what you owe, we can help. Don't put off filing, you could owe up to 25% in penalties, plus interest! We are offering special income tax loans up to \$4,000 at 7.99% for up to 12 months, a savings of up to 8.00% from our regular Personal Loans. This includes both Federal and State Returns. This loan special will be offered only until April 15.

### Annual Meeting March 21, 2012

Don't forget to mark your calendar for Wednesday, March 21, 2012. That's the date of this year's Annual Meeting. Voting for new Board Members will be held in the Cafeteria that day from 7:30 am to 1:30 pm. Every member who votes will receive a \$3 cafeteria meal voucher and will also be eligible to win one of 13 gift cards to area restaurants. Winners will be announced at the Annual Meeting which will begin at 2:00 pm in the Cafeteria. If you are interested in running for the Board, please call Karen Snyder at ext. 4206.

### A Tax Time Reminder!

Just a reminder to our members that 1099 statements were mailed the last week of January to members who received at least \$10.00 in dividends on their combined accounts with the Credit Union during 2011. If you received less than \$10.00 in dividends during 2011, you will not receive a 1099 statement. The total dividends received can also be found on the last page of your December statement.

#### Hours of Operation

Monday 8:00 am-1:30pm  
Tuesday 8:00 am-1:30pm  
Wednesday 7:30 am-Noon  
Thursday 8:00 am-1:30 pm  
2:30 pm-5:30 pm  
Friday 8:00 am-1:30 pm  
2:30 pm-5:30 pm  
Saturday 9:00 am-Noon  
Drive-thru Only

#### New Hours

As a courtesy to our members, the Credit Union now opens at **7:30 am** on Wednesday mornings so members can come in for service on their way in to work.

Remember, your funds are always insured up to \$250,000 by the NCUA.

